

**Information to identify the case:**

Debtor 1	<b>Charles E. Hetrick</b>	Social Security number or ITIN	<b>xxx-xx-0070</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-10184-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles E. Hetrick

7/17/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Charles E. Hetrick  
 Debtor

Case No. 18-10184-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db #Charles E. Hetrick, 5952 Main Street, Hartstown, PA 16131-3402  
 14785855 Bayview Loan Servicing, LLC, PO Box 650091, Dallas, TX 75265-0091  
 14785857 +Comenty Capital Bank, Pay Pal Credit, PO Box 5018, Timonium MD 21094-5018  
 14785860 +Home Depot, PO Box 790328, St Louis MO 63179-0328

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2018 02:24:13 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946  
 14785856 +EDI: CAPITALONE.COM Jul 18 2018 05:58:00 Capital One, PO Box 70886, Charlotte, NC 28272-0886  
 14785858 EDI: WFNNB.COM Jul 18 2018 05:53:00 Comenty Capital Bank (Dental 1st), PO Box 183003, Columbus OH 43218-3003  
 14785859 +EDI: BLUESTEM Jul 18 2018 06:03:00 Fingerhut, 6250 Ridgewood Road, St. Cloud, MN 56303-0820  
 14786421 +EDI: PRA.COM Jul 18 2018 05:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14785861 E-mail/Text: bankruptcy@firstenergycorp.com Jul 18 2018 02:24:38 Penn Power, PO Box 16001, Reading PA 19612-6001  
 14785862 EDI: DRIV.COM Jul 18 2018 05:53:00 Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633  
 14785863 EDI: RMSC.COM Jul 18 2018 05:58:00 Synchrony Bank/Walmart, PO Box 530927, Atlanta GA 30353-0927  
 14785864 E-mail/Text: Bankruptcy@ubt.com Jul 18 2018 02:25:28 Union Bank & Trust, PO Box 82535, Lincoln NE 68501-2535  
 14785865 +EDI: BLUESTEM Jul 18 2018 06:03:00 Web Bank/Fingerhut, 215 State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bayview Loan Servicing as servicer for The Bank of  
 cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14803319\* Bayview Loan Servicing, LLC, PO Box 650091, Dallas, TX 75265-0091  
 14803320\* +Capital One, PO Box 70886, Charlotte, NC 28272-0886  
 14803321\* +Comenty Capital Bank, Pay Pal Credit, PO Box 5018, Timonium MD 21094-5018  
 14803322\* Comenty Capital Bank (Dental 1st), PO Box 183003, Columbus OH 43218-3003  
 14803323\* +Fingerhut, 6250 Ridgewood Road, St. Cloud, MN 56303-0820  
 14803324\* +Home Depot, PO Box 790328, St Louis MO 63179-0328  
 14803325\* Penn Power, PO Box 16001, Reading PA 19612-6001  
 14803326\* Santander Consumer USA, PO Box 660633, Dallas, TX 75266-0633  
 14803327\* Synchrony Bank/Walmart, PO Box 530927, Atlanta GA 30353-0927  
 14803328\* Union Bank & Trust, PO Box 82535, Lincoln NE 68501-2535  
 14803329\* +Web Bank/Fingerhut, 215 State Street, Suite 1000, Salt Lake City, UT 84111-2336  
 TOTALS: 2, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: culy  
Form ID: 318

Page 2 of 2  
Total Noticed: 14

Date Rcvd: Jul 17, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Bayview Loan Servicing as servicer for The Bank of New York Mellon fka The Bank of New York, as trustee (CWABS 2004-06) bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWABS 2004-06) bkgroup@kmlawgroup.com  
John E. Nagurney on behalf of Debtor Charles E. Hetrick courtnagurney@zoominternet.net  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfbis.com

TOTAL: 5